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In the claims:

1-12. (Canceled)

13. (Currently amended) An interactive bill-payment system for online management, viewing and payment on behalf of a user of itemized bills by proxy over a data-packet-network, comprising:

a first server node connected to the network, the server node providing a service-access-point for ~~accessing-users~~ the user;

a second server node connected to the network and accessible to the first server node, the second server node providing automated navigation to data sources subscribed to by the user, data procurement, and data aggregation on behalf of the ~~accessing-users~~ user;

and

a bill-payment software interface installed on the first server node, the interface accessible to the ~~accessing-users~~ user connected to the data-packet-network via a remote computer node characterized in that users the user accessing the first server node from the remote computer ~~nodes-interact~~ node interacts with the bill payment interface for the purpose of viewing, managing and paying bills by proxy using the functions of the first and second server nodes.

14. (Original) The interactive bill-payment system of claim 13, wherein the data-packet-network is the Internet network.

15. (Currently amended) The interactive bill-payment system of claim 14, wherein the first server node is a portal server providing a personalized ~~interfaces~~ interface for the user in hypertext markup language.

16. (Currently amended) The interactive bill-payment system of claim 15, wherein the data

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sources are subscribed to by the user requiring the second server node to enter a username and password on behalf of the user for access to user bill information.

17. (Currently amended) The interactive bill-payment system of claim 16, wherein the remote computer nodes are node is a personal computers computer with accessibility to the Internet.

18. (Currently amended) The interactive bill-payment system of claim 16, wherein the remote computer nodes are node is a cellular telephones telephone with accessibility to the Internet.

19. (Currently amended) The interactive bill-payment system of claim 16, wherein the remote computer nodes are node is a hand-held computers with accessibility to the Internet.

20. (Currently amended) The interactive bill-payment system of claim 16, wherein the second server node stores aggregated bill data on behalf of the user in a connected data repository held externally from remote from the second server node.

21. (Previously presented) The interactive bill-payment system of claim 20, wherein the bill-payment software interface is linked to a plurality of secondary interfaces provided in the form of hypertext markup language.

22. (Currently amended) The interactive bill-payment system of claim 21, wherein the management of the listed bills include at least viewing a full-account a complete representation of the bill, marking that the bill has been paid, deleting the bill, and receiving an alert associated with the bill.

23. (Currently amended) The interactive bill-payment system of claim 22, wherein obtaining advice regarding selected treatment management of the bill includes system

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recommendations from the system.

24-34. (Canceled)